

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Alix Barthelemy
Claire-lise Menard Barthelemy
Debtors

Case No. 17-01590-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Sep 21, 2021

User: AutoDocket
Form ID: 3180W

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Alix Barthelemy, Claire-lise Menard Barthelemy, 265 High Ridge Road, Dingmans Ferry, PA 18328-4012
cr	+ Wild Acres Lakes Property and Homeowners Associati, 116 Wild Acres Drive, Dingmans Ferry, PA 18328-4058
4910583	#+ CLAIRE S. BARTHELEMY, 265 HIGH RIDGE ROAD, DINGMANS FERRY, PA 18328-4012
4910584	+ COMPUCREDIT CORP/ASPIRE, PO BOX 105555, ATLANTA, GA 30348-5555
4910585	+ ED FINANCIAL SERVICES, 120 N SEVEN OAKS DRIVE, KNOXVILLE, TN 37922-2359
4918553	+ Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
4910586	+ FIDELITY INVESTMENTS INSTITUTIONAL, OPERATIONS COMPANY INC, 82 DEVONSHIRE STREET, BOSTON, MA 02109-3605
4959741	+ FirstEnergy, 101 Carwford's Corner Rd, Bldg 1 Ste 1-511, Holmdel, NJ 07733-1976
4910587	+ GREAT LAKES HIGHER EDUCATION, PO BOX 7860, MADISON, WI 53707-7860
4910588	+ IRONBOUND AMBULANCE SQUAD, PO BOX 949, MATAWAN, NJ 07747-0949
4910589	+ MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976 address filed with court., MET-ED, PO BOX 16001, READING, PA 19612
5415707	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
4910590	+ NEPA COMMUNITY FCU, 337 CLAY AVENYE, STROUDSBURG, PA 18360-1288
4910591	+ PHELAN HALLINAN DIAMOND JONES, 1617 JFK BLVD SUITE 1400, ONE PENN CENTER PLAZA, PHILADELPHIA, PA 19103
4919136	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
4958099	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
4932053	+ US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
4910596	+ WILD ACRES LAKES POA, 116 WILD ACRES DRIVE, DINGMANS FERRY, PA 18328-4058
5391405	+ WILMINGTON SAVINGS FUND SOCIETY., FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass Road Anaheim, CA 92806-5948

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Sep 21 2021 18:47:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE O, Carrington Mortgage Services, 1600 South Douglas Road, Anaheim, CA 92806-5948
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Sep 21 2021 18:47:00	Wilmington Savings Fund Society, FSB., c/o Carrington Mortgage Services, LLC, 1600 Douglass Road, Suite 200-A, Anaheim, CA 92806-5948
4910581	+ EDI: CAPITALONE.COM	Sep 21 2021 22:53:00	CAPITAL ONE, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
5415708	+ Email/Text: BKBCNMAIL@carringtonms.com	Sep 21 2021 18:47:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, California 92806-5951
4960896	EDI: DIRECTV.COM	Sep 21 2021 22:53:00	Directv, LLC, by American InfoSource LP as

4910582	EDI: JPMORGANCHASE	Sep 21 2021 22:53:00	agent, PO Box 5008, Carol Stream, IL 60197-5008 CHASE, CARDMEMBER SERVICE, PO BOX 15548, WILMINGTON, DE 19886-5548
4964159	EDI: PRA.COM	Sep 21 2021 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4910592	Email/PDF: OGCRRegionIIIBankruptcy@hud.gov	Sep 21 2021 18:56:36	SECRETARY OF HOUSING AND, URBAN DEVELOPMENT, 451 SEVENTH STREET SOUTHWEST, WASHINGTON, DC 20410-8000
4910593	EDI: TFSR.COM	Sep 21 2021 22:53:00	TOYOTA FINANCIAL SERVICES, ASSET PROTECTION DEPT, PO BOX 2958, TORRANCE, CA 90509-2958
4910594	EDI: TFSR.COM	Sep 21 2021 22:53:00	TOYOTA MOTOR CREDIT, 4 GATEHALL DR STE 350, PARSIPPANY, NJ 07054
4916204	+ EDI: WFFC.COM	Sep 21 2021 22:53:00	WELLS FARGO BANK, N.A., DEFAULT DOCUMENT PROCESSING, MAC# N9286-01Y, 1000 BLUE GENTIAN ROAD, EAGAN,MN 55121-1663
4910595	+ EDI: WFFC.COM	Sep 21 2021 22:53:00	WELLS FARGO HOME MORTGAGE, PO BOX 10335, DES MOINES, IA 50306-0335

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5391406	*+	WILMINGTON SAVINGS FUND SOCIETY,, FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
4918788	*+	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2021 at the address(es) listed below:

Name	Email Address
Andrew L Spivack	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST I andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	

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on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST I wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Mario J. Hanyon

on behalf of Creditor Wells Fargo Bank NA wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Marshall E Anders, Esq

on behalf of Creditor Wild Acres Lakes Property and Homeowners Association marshall@marshallanderslaw.com
kevin@armlawyers.com

Robert J Kidwell, III

on behalf of Debtor 2 Claire-lise Menard Barthelemy rkidwell@newmanwilliams.com
rjkidwell3rd@gmail.com;lbeaton@newmanwilliams.com;eapotito@hotmail.com;mdaniels@newmanwilliams.com

Robert J Kidwell, III

on behalf of Debtor 1 Alix Barthelemy rkidwell@newmanwilliams.com
rjkidwell3rd@gmail.com;lbeaton@newmanwilliams.com;eapotito@hotmail.com;mdaniels@newmanwilliams.com

Thomas Song

on behalf of Creditor Wells Fargo Bank NA tomysong0@gmail.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

Vincent Rubino

on behalf of Debtor 1 Alix Barthelemy
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

Vincent Rubino

on behalf of Debtor 2 Claire-lise Menard Barthelemy
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 12

Information to identify the case:

Debtor 1

Alix Barthelemy

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4011

EIN --

Debtor 2

Claire-lise Menard Barthelemy

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3079

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-01590-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alix Barthelemy

Claire-lise Menard Barthelemy
aka Clerlise Barthelemy, aka Claire-lise M.
Barthelemy, aka Clairelise Menard Barthelemy,
aka Claire-lise Barthelemy**By the
court:**Honorable Mark J. Conway
United States Bankruptcy Judge
By: Christopher Gambini, Deputy Clerk9/21/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>
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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.